

## Operational Policy and Procedure (OPP)

### DEFINITIONS

#### The purpose of this policy is:

- To provide consistent working definitions for benefits related Operational Policy and Procedures (OPP). All definitions shall apply, except by express exception within an individual OPP.

#### DEFINITIONS

**Business Day:** A business day is any day the District Office is open for business to the public.

**CFRA:** CFRA is the California Family Rights Act.

**COBRA Participant:** A COBRA participant is a former employee who, following separation, qualifies for and elects to continue health insurance coverage under federal COBRA law.

**Default:** A default is failure to remit a full contribution or payment and all associated financial penalties payment for a month of coverage on or before the last business day of the month subsequent to that month of coverage. For example, an employee/retiree is deemed to be “in default” on July 1 if the May premium payment was not received by the District Office of Human Resources/Benefits on or before the last business day in June.

**Delinquent Contribution or Payment:** A delinquent contribution or payment is the full required contribution or payment and all associated financial penalties payment received by the District Office of Human Resources/Benefits after the last day of the month of coverage but on or before the last *business day* of the subsequent month. Such remittance must be received by the District Office of Human Resources/Benefits on or before the last *business day* of the month subsequent to the month of coverage. For example, premium payment for the month of May received by the District Office of Human Resources/Benefits on or after June 1 but on or before the last *business day* in June shall be deemed delinquent. After this date, the account will be in default.

**Dependent:** A dependent is an eligible person who, in addition to the plan subscriber, is also covered by the subscriber’s enrollment in a medical, dental or vision plan.

**District:** The district is the Foothill-De Anza Community College District.

**District Office:** The district office is the collective administrative offices of the District including Chancellor’s Office, Business Services and Human Resources.

**Electronic Fund Transfer (EFT):** EFT is the electronic banking process used to transfer funds and make payments or reimbursements.

**Employee:** Employee is a person actively employed by the District.

**FMLA:** FMLA is the Family and Medical Leave Act.

**Late Contribution or Payment:** A late contribution or payment is the full contribution or payment and all associated financial penalties payment received by the District Office of Human

Resources/Benefits after the first *business day* of the month of coverage but on or before the last *business day* of that month. For example, a contribution or payment for the month of May received by the District Office of Human Resources/Benefits after May 1 but on or before the last business day in May shall be deemed late. After the last business day of the month, the account will be deemed delinquent or in default. This definition does not apply to employee contributions made through timely payroll deduction.

**Member:** A member is the employee, retiree or survivor who is the primary enrollee on the plan. See also "Subscriber".

**Monthly Required Contributions (also, "Required Contribution" or "Contribution"):** Monthly required contribution is that portion of the full monthly CalPERS premium required to be paid by each employee or retiree.

**Payment:** Payment is that portion of the full monthly CalPERS premium required to be paid by a survivor.

**Premium Due Date:** The premium due date is the first day of each month of coverage.

**Retiree:** Retiree is a person formerly employed by the District and who qualifies, under the provisions of his/her former Agreement, Handbook or contract, to participate in District-sponsored benefit plan(s) and to receive some level of District subsidy while participating in the plan.

**Subscriber:** Subscriber is the employee, retiree or survivor who is the primary enrollee on the plan. See also "Member".

**Survivor:** Survivor is the surviving spouse/domestic partner of a deceased retiree.

**Survivor Payment:** Survivor payment is the payment of the full monthly CalPERS premium required to be paid by each participating survivor.

**Timely Contribution or Payment:** Timely contribution or payment is the contribution or payment due to the District and received by the District Office of Human Resources/Benefits on the first *business day* of the month. Premium due dates are not changeable; that is, the premium due date cannot be altered for any plan subscriber. Employee contributions are deemed timely when paid through payroll deduction for the month in which the premium is due; for example, by pay period April 30 for premiums due April 1 for the month of April. Summer contributions of full-time faculty continuing employment into the next academic Fall quarter are deemed timely when paid through payroll deduction by September 30.

### **CalPERS Rules and Regulations**

District-sponsored medical plans are administered through contract with CalPERS. All related rules, policies, and procedures are subject to CalPERS rules and regulations. Wherever a conflict may exist, CalPERS rules and regulations will prevail.